

Information to identify the case:

Debtor 1:	Clifford W. Cuddy	Social Security number or ITIN: xxx-xx-1538
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: -----
	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 7 10/18/22
Case number:	22-22062-CMB	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Clifford W. Cuddy	
2. All other names used in the last 8 years	dba Cuddys Construction	
3. Address	1245 Lenape Avenue Ford City, PA 16226	
4. Debtor's attorney	Gino F. Peluso One Peluso Place – Suite A 2692 Leechburg Road Lower Burrell, PA 15068	Contact phone 724-339-8710 Email: gp@attorneypeluso.com
5. Bankruptcy trustee	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

Debtor Clifford W. Cuddy

Case number 22-22062-CMB

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700
		Date: 10/28/22
7. Meeting of creditors	December 16, 2022 at 09:30 AM	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 2/14/23
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Clifford W. Cuddy
Debtor

Case No. 22-22062-CMB
Chapter 7

District/off: 0315-2
Date Rcvd: Oct 28, 2022

User: auto
Form ID: 309A

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2022:

Recip ID	Recipient Name and Address
db	+ Clifford W. Cuddy, 1245 Lenape Avenue, Ford City, PA 16226-1408
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
15526473	+ Allegheny Clinic Radiology, PO Box 645367, Pittsburgh, PA 15264-5251
15526474	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15526476	+ Americollect, 1851 A Alverno Road, Manitowoc, WI 54220
15529008	+ Ave Marie Dlubak, 152 Baker Road, Freeport PA 16229-1903
15526477	+ Butler Emergency Physicians Assoc, PO Box 3478, Wescosville PA 18106-0478
15526478	+ Butler Imaging and Interventional Assoc., 7 Acee Drive, Natrona Heights PA 15065-9700
15526479	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
15529009	+ Louis V. Kreonick, IV, Esq., LJK Law PLCC, 1200 Sarah Street, Pittsburgh, PA 15203-1219
15526480	+ RSource, 433 Plaza Real - Suite 255, Boca Raton, Boca Raton, FL 33432-3945
15526483	+ US Acute Care Solutions, PO Box 9820, Coral Springs, FL 33075-0820

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gp@attorneypeluso.com	Oct 28 2022 23:22:00	Gino F. Peluso, One Peluso Place - Suite A, 2692 Leechburg Road, Lower Burrell, PA 15068
tr	EDI: BLMSWOPE	Oct 29 2022 03:23:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Oct 29 2022 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2022 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 29 2022 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2022 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 28 2022 23:22:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15526481	Email/Text: amieg@stcol.com	Oct 28 2022 23:22:00	State Collection Service, PO Box 6250, Madison, WI 53716

District/off: 0315-2

User: auto

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Date Rcvd: Oct 28, 2022

Form ID: 309A

Total Noticed: 17

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15526475	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15526482	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service Inc., PO Box 6250, Madison, WI 53716

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2022 at the address(es) listed below:

Name	Email Address
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Gino F. Peluso on behalf of Debtor Clifford W. Cuddy gp@attorneypeluso.com pelusolaw@comcast.net

Lisa M. Swope, Chapter 7 Trustee lms@nsslawfirm.com PA73@ecfcbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 3